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Form 149

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

John F. Hobdy Jr. Debtor(s)

Bankruptcy Case No.: 21-21690-CMB

Chapter: 13 Docket No.: 19 – 2 Concil. Conf.: at

## ORDER OF COURT CONFIRMING PLAN AS MODIFIED AND SETTING DEADLINES FOR CERTAIN ACTIONS

#### (1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 7/26/2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. Only those provisions which are checked below apply to this case:

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,979 as of 9/2021. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- □ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- □ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. A final plan conciliation conference will be held on at, in. If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- □ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- □ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- □ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- ☐ H. Additional Terms:

## (2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

- **A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P.* 2002(b), this Order shall not become final for a period of twenty–eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty–eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon it's entry.
- **B.** Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.
- **C.** Review of Claims Docket and Objections to Claims. Pursuant to W.PA.LBR 3021-I(c)(2), the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.
- **D.** Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to 11 U.S.C. §§506, 507 and 522 shall be filed within ninety (90) days after the claims bar date.
- **E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

#### (3.) IT IS FURTHER ORDERED THAT:

- A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to  $11\ U.S.C.\ \S 1322(b)(2)$ , nothing in this Order shall be construed to change the payment terms established in the Plan.
- **B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty—one (21) days prior to the change taking effect.
- **D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR* 2016–1 before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- **E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre–confirmation defaults in any subsequent motion to dismiss.
- **F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.

Carlota M. Böhm, Judge United States Bankruptcy Court

Dated: August 31, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 21-21690-CMB John F. Hobdy, Jr. Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: dsaw Page 1 of 2
Date Rcvd: Aug 31, 2021 Form ID: 149 Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2021:

Recip ID	Recipient Name and Address
db	+ John F. Hobdy, Jr., 1018 Mellon St., Pittsburgh, PA 15206-1539
cr	+ Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15397416	+ Accelrated Inventory Management, LLC, 5725 West Highway 290, Suite 103, Austin, TX 78735-8722
15397417	+ Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15397423	+ Demetrios Tsarouhis, Esq., 21 S. 9th Street, Allentown, PA 18102-4861
15397424	+ EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15404878	+ Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
15397425	+ First National Bank, Attn: Bankruptcy, 3015 Glimcher Blvd., Hermitage, PA 16148-3343
15401349	+ First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15403230	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15397428	+ KeyBank/US Bank/CC, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15397431	+ Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio, TX 78288-1600

#### TOTAL: 12

#### $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@bernsteinlaw.com	Date/Time	Recipient Name and Address
	·	Aug 31 2021 23:35:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: rmscedi@recoverycorp.com		DD 1 D 1 11 14 14 14 14 D D D
		Aug 31 2021 23:34:20	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15397419	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 31 2021 23:34:19	Capital One, AttnL: Bankruptcy, Po Box 30285,
		Aug 31 2021 23.34.19	Salt Lake City, UT 84130-0285
15397418	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com		
		Aug 31 2021 23:34:19	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15397421	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 31 2021 23:44:54	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15397422	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.Co	OM Aug 31 2021 23:35:00	Composity Book/Way Javyalous Atta, Bookmatay
		Aug 31 2021 23.33.00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15397426	+ Email/Text: cashiering-administrationservices@flagstar.co		
		Aug 31 2021 23:35:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15397420	Email/PDF: ais.chase.ebn@americaninfosource.com	Ana 21 2021 22:24:10	Chase Coud Services Attm. Dealsminter, De Doy
		Aug 31 2021 23:34:19	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15397427	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Ana 21 2021 22:25:00	Key Bank, Attn: Bankruptcy, Oh-01-51-0622 4910
		Aug 31 2021 23:35:00	Tiedman Rd., Brooklyn, OH 44144-2338
15399558	+ Email/Text: key_bankruptcy_ebnc@keybank.com		T. D. 1 33 1 1010 TV 1 D. 1 D
		Aug 31 2021 23:35:00	KeyBank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
15397429	Email/Text: Bankruptcy.Notices@pnc.com	Aug 31 2021 23:35:00	PNC Bank, Attn: Bankruptcy, Po Box 94982:
		Aug 31 2021 25:35:00	Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15397656	+ Email/PDF: gecsedi@recoverycorp.com		

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District/off: 0315-2 User: dsaw Page 2 of 2 Date Rcvd: Aug 31, 2021 Form ID: 149 Total Noticed: 25

Aug 31 2021 23:34:43

Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

23541-1021

15397430 + Email/PDF: gecsedi@recoverycorp.com

Aug 31 2021 23:34:43

Synchrony Bank/Sams, Attn: Bankruptcy, Po Box

965060, Orlando, FL 32896-5060

TOTAL: 13

### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID

Bypass Reason Name and Address FLAGSTAR BANK

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2021 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2021 at the address(es) listed below:

**Email Address** Name

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Maria Miksich

on behalf of Creditor FLAGSTAR BANK mmiksich@kmllawgroup.com

Matthew M. Brennan

on behalf of Debtor John F. Hobdy Jr. attorneymatthewbrennan@gmail.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda I. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 6